

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

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In re:

HIRAM RAMOS and IRIS RIVERA

Case No. 10-22442 (RDD)

Debtors

Chapter 13

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ORDER APPROVING LOAN MODIFICATION AGREEMENT

Upon the motion, dated August 12, 2010 (the “Motion”) of the above debtors, Hiram Ramos and Iris Rivera (the “Debtors”), by and through their counsel, The Law Offices of Daniel M. Katzner, P.C., seeking an order approving the terms of the loan modification agreement between the Debtors and Bank of America attached as an exhibit to the Motion (the “Loan Modification Agreement”), which modifies the first mortgage on the Debtors’ primary residence; and there being due and sufficient notice of the Motion; and there being no opposition to the requested relief; and, after due deliberation, good and sufficient cause appearing therefore, it is hereby

ORDERED, pursuant to the Loss Mitigation Program Procedures adopted by the United States Bankruptcy Court for the Southern District of New York in General Order #M-364 and the Loss-Mitigation Order entered by this Court on April 29, 2010, that the terms of the settlement contained in the Loan Modification Agreement between the Debtors and Bank of America are hereby approved; and it is further

ORDERED, that the Debtors and Bank of America are authorized to execute the Loan Modification Agreement forthwith.

Dated: White Plains, New York
September 16, 2010

/s/Robert D. Drain
HONORABLE ROBERT D. DRAIN, USBJ

